

P.O. Box 787 Buffalo, NY 14240-0787

PERSONAL FINANCIAL STATEMENT

Title: ☐ An individual statement. ☒ A joint statement. All assets and liabilities listed in this statement are joint unless otherwise indicated.

Person 1: **JAMES DUBO** Address: **12111 Minibou Lane Gladwyne PA 19035** (219) 651-5711

Person 2: **JAMES GREEN DUBO** Address: **11550** (219) 620-8806

Business or Occupation: **Financial Services** Founder of Foundation

TO (check only relevant boxes): ☒ M&T Bank ☐ M&T Real Estate, Inc. ☐ M&T Bank, N.A. ☐ M&T Credit Corporation ☐ Highland Union Corporation

Each of the entities marked for inclusion above shall individually and collectively be referred to herein as "M&T".

Authorization: I authorize M&T to request and review all data you deem appropriate about me, including credit reports from agencies, new and for all future reviews, addresses, or records of credit extended to me or others for collection of loans. Upon request you will tell me if a credit report was requested, and if so the name and address of the credit reporting agency furnishing the credit report. To request the information, I should call or write your office to obtain the information. I understand that M&T may use the information for purposes not intended by me, and I understand that M&T may use the information for purposes not intended by me, and I understand that M&T may use the information for purposes not intended by me.

Signature: *[Signature]* Date: **3-1-2014**

Person 2's Signature: *[Signature]* Date: **3-1-2014**

ASSETS		LIABILITIES	
Cash on hand and in banks (Schedule 1)	\$ 600000	Notes Payable to Banks (Schedule 5)	\$
Cash Value of Life Insurance (Schedule 2)	6000000	Loans on Cash Value of Life Ins. (Schedule 2)	
Stocks and Bonds - at market (Schedule 3)	6000000	Notes Payable to Others (Schedule 5)	
Real Estate - at market (Schedule 4)	17000000	Mortgages Payable (Schedule 5)	6250000
Automobiles and Trucks	170000	Charge Accounts and Bills Payable (Schedule 6)	100000
Accounts or Notes Receivable	2000000	Other Liabilities (Itemize)	190000
Other Assets (Itemize)	6000000		
	700000		
	3000000		
Total Assets	\$ 41575000	Total Liabilities	\$ 6350000
		Net Worth (Total Assets minus Total Liabilities)	\$ 35225000
		Total Liabilities and Net Worth	\$ 41575000

INCOME INFORMATION		PERSONAL INFORMATION	
Gross Salary - Annual	\$ 125000	Person 1	Person 2
Bonus		Date of Birth	4-05-1969
Rental Income	40000	Social Security Number	1-163-4435
Dividend or Investment Income	650000	Are you a U.S. Citizen?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Other Income (Income from affiliate, child support or separate maintenance need not be revealed if you do not choose to rely upon such income in applying for credit.)		Have you ever been bankrupt?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
		Are you a defendant in any legal action?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
		Do you underwrite, guarantee, or co-sign any loan not listed above? (Schedule 7)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
		Are you under indictment, not probable or parole or ever been charged or convicted for a criminal offense?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Total Income	\$ 1720000	Are any of your taxes past due?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

COMPLETE INFORMATION ON BACK WHERE APPLICABLE

CPA-02 (2/01/14)

LH 0036177

Form 1001-1 (01/18)

This is: ☐ An individual statement. ☒ A joint statement. All assets and liabilities listed in this statement are joint unless otherwise indicated.

Person 1: **James DIDIO** 1211 Mirabeau Lane Gladwyne PA 19035 (215) 661-6111

Person 2: **Maria Green DIDIO** (215) 520-9906

Business or Occupation: **Financial Services** Person 1: **Founder of Foundation** Person 2:

TO (check only relevant boxes): ☒ M&T Bank ☐ M&T Real Estate, Inc. ☐ M&T Bank, N.A.

☐ M&T Credit Corporation ☐ Highland Lease Corporation

Each of the entities marked for inclusion above shall individually and collectively be referred to herein as "M&T".

Authorization: I authorize M&T to request and review all data you deem appropriate about me, including credit reports from agencies, now and for all future reviews, extensions, or renewals of credit extended to me or others or for collection of loans. Upon request you will tell me if a credit report was requested, and, if so the name and address of the credit reporting agency furnishing the credit report. To request the information, I should call or write your office to which I am submitting this application.

Ownership of Assets: I am sole owner of all assets listed in this statement. Except as disclosed in this statement, no one else has any interest in or claim on these assets, and none of the assets listed has been assigned, pledged or mortgaged.

Certification and Release: I certify that the information herein is complete and true as of the date appearing on my signature, or as of the date I understand that M&T and its affiliates may rely upon this information from time to time in extending credit to me or others and may continue to so rely until I notify M&T in writing of any material adverse change in such information; or (b) M&T is provided with new financial statements; I will promptly notify M&T in writing of any material adverse change in (i) any information contained herein or a financial statement supplied to M&T in the future; or (ii) my financial condition.

All Amounts Due: If I owe M&T or any of its affiliates any debt, they have the right to call for immediate payment of that debt if (i) I become bankrupt or insolvent or go out of business; (ii) anything contained in this financial statement is false; (iii) I break any written promise I make to M&T or its affiliates; or (iv) a change occurs that M&T reasonably believes may materially affect my ability to pay any such debt.

BY SIGNING BELOW, I am principal or guarantor EXPRESSLY PERMIT M&T TO SHARE WITH ITS AFFILIATES ANY AND ALL OF MY PERSONAL FINANCIAL INFORMATION AND TO CONTACT ANY OF MY CREDITORS OR OTHERS WITH THIS INFORMATION FOR THE PURPOSE OF OBTAINING CREDIT OR FOR THE PURPOSE OF OBTAINING CREDIT FROM ANY OTHER LENDER OR FINANCIAL INSTITUTION IN ORDER TO OBTAIN CREDIT OR OTHERWISE TRANSACT BUSINESS WITH M&T.

Person 1's Signature: Maria Green DIDIO Date: 20

Person 2's Signature: James DIDIO Date: 20

☐ Notwithstanding any provision to the contrary above, I do not authorize M&T to share my personal information with its affiliates, other than information M&T may share as otherwise provided by law.

ASSETS		LIABILITIES	
Cash on hand and in Banks (Schedule 1)	\$ 500000	Notes Payable to Banks (Schedule 5)	\$
Cash Value of Life Insurance (Schedule 2)	5000000	Loans on Cash Value of Life Ins. (Schedule 2)	
Stocks and Bonds - at market (Schedule 3)	5800000	Notes Payable to Others (Schedule 5)	
Real Estate - at market (Schedule 4)	1750000	Mortgages Payable (Schedule 4)	5250000
Autos and Trucks	175000	Change Accounts and Bills Payable (Schedule 6)	100000
Accounts or Notes Receivable	2000000	Other Liabilities (Itemize)	150000
Other Assets (Itemize)	6500000		
	700000	Total Liabilities	6340000
	3500000	Net Worth (Total Assets minus Total Liabilities)	3805000
		Total Assets	41575000
		Total Liabilities and Net Worth	41575000

INCOME INFORMATION		PERSONAL INFORMATION	
Gross Salary - Annual	\$ 125000	Person 1	Person 2
Bonus		Date of Birth	1954 1959
Rental Income		Social Security Number	1553 4435
Dividend or Investment Income	48000	Are you a U.S. Citizen?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Other Income (income from alimony, child support or separate maintenance need not be revealed if you do not choose to rely upon such income in applying for credit.)	850000	Have you ever been bankrupt?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
		Are you a defendant in any legal action?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
		Do you endorse, guaranty, or co-sign any loan not listed above? (Schedule 1)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
		Are you under indictment, on probation or parole or ever been charged or convicted for a criminal offense?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
		Are any of your taxes past due?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Total Income	\$ 173000		\$ 850000

COMPLETE INFORMATION ON BACK WHERE APPLICABLE

CRF-002 (2014)

LH 0036178